

NEBRASKA BANKSHARES, INC.

| | CPP Disbursement Date 02/27/2009 | RSSD (Holding Company) 1054765 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$49 | \$45 | -7.5% | | |
| Loans | \$28 | \$26 | -9.4% | | |
| Construction & development | \$0 | \$0 | -7.2% | | |
| Closed-end 1-4 family residential | \$4 | \$3 | -7.6% | | |
| Home equity | \$0 | \$0 | | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$2 | \$2 | -19.4% | | |
| Commercial & Industrial | \$6 | \$6 | -6.7% | | |
| Commercial real estate | \$2 | \$1 | -21.8% | | |
| | | | | | |
| Unused commitments | \$4 | \$6 | 34.1% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$9 | \$9 | 1.6% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$3 | \$2 | -28.7% | | |
| Cash & balances due | \$3 | \$4 | 39.6% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$41 | \$37 | -9.5% | | |
| Deposits | \$29 | \$29 | -0.4% | | |
| Total other borrowings | \$11 | \$8 | -32.6% | | |
| FHLB advances | \$11 | \$7 | -35.1% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$8 | \$8 | 2.7% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 12.6% | 14.4% | -- | | |
| Tier 1 risk based capital ratio | 17.0% | 20.5% | -- | | |
| Total risk based capital ratio | 18.2% | 21.7% | -- | | |
| Return on equity ¹ | 6.7% | 11.6% | -- | | |
| Return on assets ¹ | 1.1% | 2.1% | -- | | |
| Net interest margin ¹ | 4.6% | 4.1% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 71.2% | 90.5% | -- | | |
| Loss provision to net charge-offs (qtr) | 50.9% | 0.0% | -- | | |
| Net charge-offs to average loans and leases ¹ | 8.2% | 2.7% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Closed-end 1-4 family residential | 1.4% | 0.0% | 5.0% | 0.0% | -- |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 1.0% | 1.6% | 0.0% | 0.0% | -- |
| Commercial & Industrial | 11.0% | 10.2% | 5.8% | 2.9% | -- |
| Commercial real estate | 1.5% | 1.9% | 0.0% | 0.0% | -- |
| Total loans | 3.0% | 2.6% | 2.1% | 0.7% | |